CLEANSING BOTTOM-TAP FOR CISTERNS.—An idea suggested in a previous volume of the BUILDER has lately been provisionally registered, it appears, as "Lowe's Self-cleansing Sanitary Cistern." The invention consists, as our readers may recollect, of a conical bottom ending below in a tap for withdrawing the sediment, &c., which usually collects at the bottom of the water-cistern.

WOLVERHAMPTON MARKETS COMPETITION.—The committee have named Mr. Robinson the successful competitor for the Wolverhampton markets; and awarded the second premium to Mr. Griffin, of Wolverhampton. Mr. Griffin was once under our own charge, and we are right glad to hear that he bids fair to realise the good expectations we always had of him.

ALCOHOLIC ENGINE.—We are informed that a locomotive engine is building in New York, for the Erie Railway, in which nothing but alcohol is to be used for heating the boiler.

GAS RETORTS.—Mr. James Rennie, of Falkirk, has taken out a patent for a revolving gas retort, bringing every part of the contents under the immediate action of the fire, and at the same time equalising the wear of the retorts. They are formed of clay, connected at the end with a short metal shaft, working in a plummer block.

WAY OF PAINTING FARM-BUILDINGS.—Having, some years ago, to superintend the erection of a great number of farm-buildings, and it being the particular wish of the nobleman on whose estate they were built, that they should be rendered as durable as the material employed would admit, viz., timber in all parts, with the exception of the roof and foundation, I had all the body of the buildings done over with a mixture of gas-tar, two parts; pitch, one part; the other part half quick-lime and common rosin, put on quite hot: it requires two coats at least: three is better, the first to be perfectly dry and hard before the second application: while the last coat was still soft I had dashed on it, with a trowel, well washed sharp sand, or more properly minute flint stones, which remained after several washings: this we managed by the assistance of a fine wire sieve, and a stream of water with a good fall: this forms a perfect stone face to the timber; and from the appearance of them when I last saw them, they were likely to last many years longer. The sand should contain no stone more than three lines in diameter, in fact, if all the earth be washed out, the smaller the better. The window frames and doors were done over with the commonest paint I could get in London, a stone-colour, three coats, besides the priming; the paint mixed thick, and darted over in the same manner as the rest of the building, with a still finer sand: this also appeared to stand well: the sand must be made perfectly dry before it is used. The expense I cannot exactly state, as I cannot lay my hand on the book just now, but I know it was not much, and has given great satisfaction. It is right to state that the woodwork must be perfectly dry and well seasoned before this mixture should be applied: it is better to wait a year to effect this end than put it on green wood.—*E. X.*, in *Gardeners' Chronicle*.

TENDERS

For building new painting room for Messrs. Grieve; Messrs. Hodgson and Evans, architects.

Hicks	£1,259 0 0
Mansfield	1,194 0 0
Treharne	1,187 0 0
Holland	1,146 0 0

For New Church at Crocken-hill, Eynsford, Kent; Mr. Edwin Nash, architect.

	Faced with brick.	Faced with flint.	Faced with rag-stone.
Sutton and Walter	£1,780	£1,763	£1,902
Higgs	1,747		
Hemmings and Foster	1,725	1,795	1,836
Holman	1,700	1,757	1,796
Haynes and Co.	1,696	1,699	1,773
Reeves	1,650	1,670	1,700
Peal	1,554	1,667	1,698
Myers	1,530	1,560	1,570
Wimland and Holland	1,518	1,496	1,549
Kirk and Parry	1,425	1,405	1,510
Young	1,394	1,440	1,480
Constable (accepted for rag)	1,410	...	1,445

TO CORRESPONDENTS.

"J. M." (three months' notice must be given before wall can be condemned. If a sound and proper wall for "J. M.'s" house, and adjoining owner require to rebuild it, it must be at his own expense. If it be an insufficient wall, the liability of "J. M." would depend on the wording of his lease). "E. W. L. C." "P. S." "W. H. W." "H. E. K." "W. H." "B. C." "L. T." "G. J. R." "C. M." "F. B." "B. J., jun." "E. S. N." "J. H. S." "F. O." (our correspondent is right: memory slipped). "Architectural Pupil." "C. H." (if the builder followed orders, he is in the right: unless he contracted to do the work according to the Buildings Act). "J. M." (we were unable to send). "Johnny." "T. L." "J. Y." "J. P." "G. G. L." "J. M." "E. and S." "R. M. P." (thanks). "T. H." "A. B." "A Third Amateur." "C. L. N." "G. B." "T. N."

"*Books and Addresses.*"—We have not time to point out books or find addresses.

NOTICE.—All communications respecting *advertisements* should be addressed to the "Publisher," and not to the "Editor:" all other communications should be addressed to the EDITOR, and not to the Publisher.

ADVERTISEMENTS.

METROPOLITAN and PROVINCIAL JOINT-STOCK BREWERY COMPANY.—(Registered Provisionally pursuant to 7 & 8 Victoria, cap. 110.)—The Directors of this Company are proceeding with an ALLOTMENT of SHARES. Prospectuses and every information may be obtained at the temporary offices, Eldon Chambers, Bouverie-street, Temple.
CHARLES HENRY EDWARDS, Secretary.

BRITISH MUTUAL LIFE OFFICE.—The Public are invited to examine for themselves the advantages gained for Assurers by the plan on which policies are granted by this Office.—Apply to CHARLES JAMES THICKE, Secretary, 17, New Bridge-street, Blackfriars.

BRITISH ASSURANCE COMPANY, 8, King-street, Cheapside.
Chairman—SYDNEY SMIRKE, Esq., R.A.
The rates for both fire and life assurance are as low as can with safety be taken. The premiums for life assurance made payable to suit the convenience of the assured. Prospectuses and all particulars may be had at the head office or of any of the agents.
JOHN REDDISH, Manager.

PROVIDENT LIFE OFFICE, 50, Regent-street; City Branch; 2, Royal Exchange-buildings.—Established 1806. Policy-holders' Capital [illegible]. Annual Income, 120,000*l.* Bonuses declared, 760,000*l.* Claims paid since the establishment of the Office, 1,000,000*l.*
PRESIDENT.—The Right Honourable EARL GREY.
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George Davis, Esq.	William Cotter, Esq.
Alexander Henderson, M.D.	Apsley Pellatt, Esq.
William Judd, Esq.	George Round, Esq.
Sir Richard D. King, Bart.	The Rev. James Sherman.
The Hon. Arthur Kinnaird.	Capt. William John Williams

J. A. Beaumont, Esq., Managing Director.
PHYSICIAN.—John Maclean, M.D., F.R.S., 28, Upper Montagu-street, Montagu-square.
Nineteen Twentieths of the Profits are divided among the Insured.
EXAMPLES OF THE EXTINCTION OF PREMIUMS BY THE SURRENDER OF BONUSES.

Date of Policy.	Sum Insured.	Original Premium.	Bonuses added originally, to be further increased annually
	£.	£ s. d.	£ s. d.
1806	5,000	79 10 10 entirely ceased.	1,329 2 0
1811	5,000	93 19 9 ditto	931 17 6
1816	5,000	94 14 10 ditto	134 13 10

EXAMPLES OF BONUSES ADDED TO OTHER POLICIES.

Policy No.	Date.	Sum Insured.	Bonuses added.	Total with additions to be further increased.
		£	£ s. d.	£ s. d.
821	1807	500	888 19 1	1,402 19 1
1174	1810	1,000	1,169 5 6	2,229 5 6
1269	1820	5,000	1,330 17 8	6,330 17 8

Prospectuses and full particulars may be obtained upon application to the Agents of the Office in all the principal towns of the United Kingdom; at the City Branch; and at the head Office, No. 50, Regent-street.

THE LIVERPOOL and LONDON FIRE and LIFE INSURANCE COMPANY.—Established in 1836.—Empowered by Acts of Parliament.
Offices—1 and 10, Water-street, Liverpool; 69 and 63, Poultry, London.
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CONSTITUTION.
Liability of the entire body of shareholders unlimited.
FIRE DEPARTMENT.
Agricultural, manufacturing, and mercantile risks freely insured—Foreign and Colonial insurances effected—Premiums as in other established offices—Settlement of losses liberal and prompt.
LIFE DEPARTMENT.
Premiums as low as is consistent with safety—Bonuses not dependent on profits, being declared and guaranteed when the policy is effected—Surrenders of policies favourably dealt with—Thirty days allowed for the renewal of policies—Claims paid in three months after proof of death—Policies not disputed, except on the ground of fraud.
Full prospectuses may be had on application at the offices of the company as above, or to any of its agents in the country.

HEALTHY AND UNHEALTHY LIVES ASSURED.
THE CATHOLIC LAW and GENERAL LIFE ASSURANCE COMPANY, 8, New Coventry-street, Leicester-square, London; and 18, Rue Trenchet, Paris; incorporated under the 7th and 8th Vict. cap. 110.
This Company assures Diseased as well as Healthy Lives.
Lives declined by other offices accepted at equitable rates.
The Board meets every Thursday at 2 o'clock. Prospectuses, proposals, and any information furnished on application to the Actuary or Secretary.
WILLIAM HENRY ARCHER, Actuary.
WILLIAM NORRIS, Secretary.

LONDON ASSURANCE CORPORATION.—Established by Royal Charter, in the reign of George I., 1720.
For LIFE, FIRE, and MARINE ASSURANCES.
Head Office, No. 7, Royal Exchange.
Branch Office, No. 16, Regent-street.
ACTUARY.—PETER HARDY, Esq., F.R.S.
THIS CORPORATION has effected ASSURANCES on LIVES for a period of ONE HUNDRED AND THIRTY YEARS.
FIRE INSURANCES effected at moderate rates upon every description of property.
MARINE INSURANCES at the current premiums of the day.
JOHN LAURENCE, Secretary.

UNION ASSURANCE OFFICE (Fire, Life, Annuities), Cornhill and Baker-street, London; College-green, Dublin; and Grosvenor-street, Hamburg. Instituted A.D. 1714.
LIFE.—Reduced rates for young and middle aged, with the guarantee of a Company in existence for nearly 140 years.
The last BONUS (1846) gave additions to policies varying from 2*l.* to 7*l.* per cent. on the sum assured for seven years' premiums.
Lower rates without profits.
Two-thirds only of the premium may be paid until death.
Decreasing and increasing rates of premium, and half-yearly or quarterly.
Loans granted. Medical fees allowed.
FIRE INSURANCES at the usual rates, and profits returned on policies taken out for seven years by present payment.
March 7, 1851. THOMAS LEWIS, Secretary.

FAMILY ENDOWMENT LIFE ASSURANCE AND ANNUITY SOCIETY, 12, Chatham-place, Blackfriars, London, and at Tunbridge.
CAPITAL, 500,000*l.*
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Thirty per cent. Bonus was added to the Society's Policies on the profits made in 1846. The next valuation will be in January, 1851.
Loans are granted on mortgage and on security of Life Interests and Reversions.
INDIA BRANCH.
The Society has extensive Indian business, and grants Policies of Insurance, Deferred Annuities, and Endowments, in Calcutta, Madras, and Bombay, to members of the Civil and Military Services, and others. Parties in India at the Office may be furnished with full particulars, to which the attention of Parents and Guardians of Youths proceeding to India is especially invited.
JOHN CAKENOVE, Secretary.

PHŒNIX FIRE ASSURANCE COMPANY, Lombard-street, and Charing-cross, London. Established in 1782.
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SOLICITORS.—Messrs. Dawes and Sons, Angel-court.
Insurances against Loss by Fire are effected by the PHŒNIX COMPANY on every description of Property, in every part of the World, on the most favourable Terms.
Persons insuring with the PHŒNIX COMPANY are not liable to pecuniary loss by the failure of others, as in the case in some offices.
Insurances with this Company expiring at Lady-day must be renewed within Fifteen days thereafter, or they will become Void.
Prospectuses are now ready at the principal Offices, Lombard-street and Charing-cross, and with the respective Agents throughout the United Kingdom.

WESTERN LIFE ASSURANCE and ANNUITY SOCIETY, 3, Parliament-street, London.
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William Cabell, Esq., Newington-place, Surrey.
Thos. Somers Cocks, jun., Esq., M.P., Charing-cross.
George Henry Drew, Esq., Parliament-street, Westminster.
William Evans, Esq., Chester-street, Belgrave-square.
William Freeman, Esq., Millbank-street.
Francis Fuller, Esq., 24, Abingdon-street.
Joseph Henry Goodhart, Esq., Upper Tooting.
Thomas Grissell, Esq., Bridge-yard, Westminster.
James Hunt, Esq., 2, Parliament-street.
John Arnott Leatherdale, Esq., Greenwich Hospital.
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James Low, Esq., Lower Belgrave-place, Pimlico.
John B. White, Esq., Millbank-street, and Bermondsey.
Joseph Carter Wood, Esq., Artillery-place, Westminster.
Bonus declared at the First Division of Profits, 31st December, 1845.—A valuation of the Society's assets and liabilities was made at the close of its first financial period, on the 31st December, 1845, and, after setting aside an ample reserve fund, a bonus was allotted to the assured out of their shares in three-fourths of the net profits. The result is highly satisfactory, and, when the moderate rates of premium charged by this Society are compared with the very high payments usually required for the same amount of policy, the bonus here allotted will be found to be very advantageous.
The following specimens will serve as illustrations of this point:—

	Original Amount Assured.	Annual Premiums.	Bonus.	Amount now Assured.
	£	£ s. d.	£ s. d.	£ s. d.
A. B., 1845, age 25	1,000	20 13 0	2 10 0	1,002 10 0
C. D., 1845, age 35	1,000	26 13 0	7 15 0	1,007 15 0
E. F., 1845, age 50	1,000	44 14 0	9 0 0	1,009 0 0

A second division of profits will take place at the close of the year 1850, and the attention of the public is invited to the tables and peculiar advantages offered to assurers by the Society. (See pages 4, 5, 6, 7 prospectus.)
Specimens of Rates of Premium for Assuring 100*l.* with a share in three-fourths of the profits:—

Age	£ s. d.	Age	£ s. d.
17	1 14 4	32	2 10 8
22	1 16 8	37	2 12 6
27	1 19 0	42	2 15 2
		47	3 0 0

Valuable privileges.—Policies effected in this office do not become void through temporary difficulty in paying a premium, as permission is given, upon application, to suspend the payment at interest, according to the conditions detailed in the prospectus.
The necessary forms, with every information as to the mode of effecting assurances, may be obtained, either by letter or personal application to the Actuary, 3, Parliament-street, Westminster, or from any of the Society's agents in the country.
ARTHUR SCRATCHLEY, M.A., F.R.S. Actuary and Secretary.

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